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March 23, 2005

Ms. Kristine Adams
Campaign Finance Analyst
Reports Analysis Division
Federal Election Commission
999 E Street NW
Washington, DC 20463

Reference: October Monthly Report (9/1/04-9/30/04)

Dear Ms. Adams:

In response to your letter dated February 25, 2005 I have researched the receipt we received from Tony Miller for Congress on September 15, 2004 and reported to the FEC on our October monthly report. A contribution from ABA BankPac to Tony Miller for Congress was not reported prior to our reporting the receipt because we had not actually made a contribution to Tony Miller for Congress. An ABA BankPac check had, however, been accidentally deposited in the Tony Miller for Congress account and the reported receipt was a refund of the inadvertent deposit.

On June 23, 2004 ABA BankPac issued and mailed a \$2,500 check to one of our affiliated federal PACs, the Kentucky Bankers Association PAC. This check was reported on our July monthly report. The check, made payable to "Kentucky Bankers Association PAC" was accidentally forwarded to Tony Miller for Congress in a mailing from the KBA and deposited in the Tony Miller for Congress account on June 28, 2004.

Upon discovery of the accidental deposit ABA BankPac requested a refund of the money deposited in the Tony Miller for Congress account. Tony Miller issued the check on September 2, 2004 and the refund was deposited in the ABA account on September 15, 2004 and reported on our October monthly report.

If you have any questions you may contact me at (202) 663-5115.

Sincerely,

Stephen Crochet
Assistant Director